

**Exhibit H**

GMAC-HFN COLORADO BREACH.txt

12/02/09

KENNETH DLIN

P. O. BOX 601

KITTREDGE CO 80457

RE: Account Number [REDACTED] 4206  
Property Address 3431 WELCH AVE

KITTREDGE CO 80457

Dear KENNETH DLIN

Our records indicate the above-referenced mortgage loan is in default.

Your account is due for 10/01/09, and succeeding payments. This is a demand for payment of the total amount due and owing as of the date of this letter, which is as follows:

|  |    |          |
|--|----|----------|
| Payments .....                                       | \$ | 11507.10 |
| Late Charges .....                                   | \$ | 313.84   |
| Fees, Costs, and other amounts accrued to date ..... | \$ | 110.00   |
| Suspense .....                                       | \$ | 0.00     |
| Total Amount Due .....                               | \$ | 11930.94 |

You may cure the default by paying the total amount due, indicated above, within thirty (30) days from the date of this letter. You are also responsible for paying any additional payments, fees, and charges that become due during this 30-day period. Payments must be made in certified funds or cashier's check. If funds tendered are not honored for any reason, the default will not be cured. Our acceptance of any funds less than the total amount due shall not constitute a waiver of our rights and/or remedies under the loan documents or applicable law.

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You are hereby notified your credit rating may be adversely affected if you fail to fulfill the terms of your credit obligations. You are also notified we may visit the above-referenced property from time to time to determine its condition and occupancy status, the costs of which you will be

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responsi ble for.

Unless we receive full payment of all past-due amounts, we will accelerate the maturity of the loan, declare the obligation due and payable without further demand, and begin foreclosure proceedings. This could result in the loss of your property. You have the right to assert or defend the existence of a default and you may have other rights under state law.

Once in foreclosure, you have the right to reinstate your account up to five days prior to the foreclosure sale of the property if: 1) you pay the total amount due plus any fees, costs and other amounts accrued through the reinstatement date, and 2) you take any other action reasonably required by us to assure the security of the property, as well as your obligations under the loan documents continue in full force and effect. HUD-approved counseling is available on FHA guaranteed loans by calling 800-569-4287. If you would like to discuss any matter contained in this notice, we encourage you to contact our loan counselors immediately at 800-850-4622 betewen 8 a.m. and 11 p.m. CST.

To obtain information on help that you may be eligible for in preventing the foreclosure of your property, please contact one of the following.

Col orado Forecl osure Preventi on Hotl ine @ 1-877-601-HOPE(4673),  
or  
GMAC Mortgage, LLC Loss Mi ti gati on  
Department @ 800-850-4622

Col lecti on Department  
Loan Servi ci ng

5086

Notice - This is an attempt to collect a debt and any information obtained will be used for that purpose.

If you have filed for bankruptcy or been discharged of your personal liability for repayment of this debt in a Chapter 7 proceeding, please note that this is not an attempt to collect on the debt from you personally and that we are exercising our rights against the collateral for the above-referenced loan, not agai nst you personally.

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